

Docket No. CITI0092-US

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

John M. HILLMAN, et al

Group Art Unit: 2761

Application No: 09/358,653

Examiner: Not Yet Assigned

Filed: July 23, 1999

For: **SYSTEM AND METHOD FOR FUNDING AN ACCOUNT AND
CONSOLIDATING FINANCIAL RELATIONSHIPS**

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner of Patents
Washington, D.C. 20231

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JUN 15 2001

Technology Center 2100

Sir:

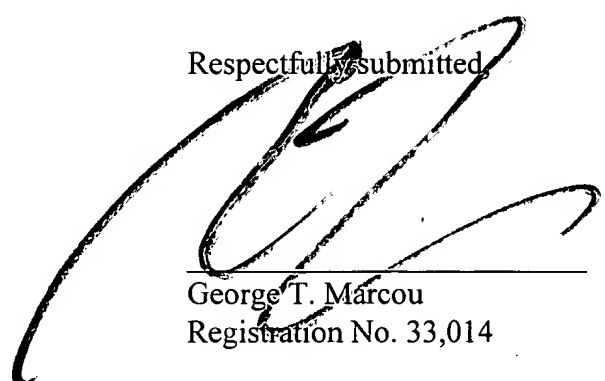
In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98, and MPEP § 609, Applicant(s) hereby bring the references noted on the attached Form PTO-1449 to the attention of the Patent Examiner. Copies of the references are attached.

The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine the materiality, if any, of the noted references to the claimed invention. See 37 C.F.R. § 1.104(a)(1998)(conferring upon the PTO the duty to consider and use any such information). It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

If the Patent Examiner has any questions or wishes to discuss this application, the Patent Examiner is kindly requested to telephone the undersigned.

No fees are believed to be necessary, however, the Office is hereby authorized to charge Deposit Account No. 501458 for any deficiencies. A copy of this correspondence is attached solely for this purpose.

Respectfully submitted,



George T. Marcou
Registration No. 33,014

Date: 6/13/01
KILPATRICK STOCKTON LLP
607 14th Street, NW
Suite 900
Washington, D.C. 20005-2018
(202) 508-5800